

Attachment A: Key Plan Elements

Plan element	Preliminary decision	Notes
Qualifying Business Options		
Any restrictions on location of the business enterprise? May the qualifying business be a branch of a larger business not located in St. Clair County?	Committee favored including branch offices of businesses not headquartered in the County to participate as a means of increasing the size of the pool and keeping costs down.	
Will the three-share plan be limited to low-wage businesses?	Committee recommended limiting plan to businesses with a median wage of less than \$15/hour	
Will all employees of the business, or all employees and their dependents be offered coverage?	Committee favored offering a rider for spouses and children at the employee's expense. Subsidy funds should be used for full-time employees first, then part-time employees. Employers should also be eligible to enroll.	
Will there be any restriction on enrollment for businesses that have provided health insurance recently?	The Committee generally favored staging enrollment in "concentric circles" so that those companies that have been without insurance for the longest period of time (e.g., 1 year) will have the first opportunity to enroll. Those with current coverage could enroll later, subject to a "means test."	<i>The Committee would like input from the Business Committee re whether there is enough demand/ interest among employers without current coverage to support this program, or if it should be opened up to employers with current coverage.</i>
Is there a limit on the size of the businesses that can participate?	The Committee deferred this decision pending input from the Business Committee. Committee members were concerned that there are many business	<i>HMA noted that, if the program is offered to employers with more than 50 employees, small group exemptions – for underwriting, rate increases, etc. –</i>

Attachment A: Key Plan Elements

	<p>with more than 50 employees that do not offer health insurance.</p> <p>On the lower boundary, the Committee initially decided on 3, but wants further information on graded premiums that could support smaller employers.</p>	<p><i>will no longer apply.</i></p> <p><i>HMA to provide background information on graded premiums (i.e., premiums that vary depending on the size of the business).</i></p>
Any limit or restriction on the minimum length of time the business has been an employer?	12 months	
Qualifying Employees Options		
Any restrictions on where employees live? St. Clair County only? Wherever, so long as the employer is located in St. Clair County?	No restrictions; employee can live anywhere, as long as the employer is located in St. Clair County	
Will part time workers be offered coverage? Same or different subsidy? How will “full time” and “part time” be defined?	The Committee favored extending subsidized coverage to full-time employees initially and then extending to part-time employees. The Committee tentatively defined part-time as at least 15 hours/week and full time as at least 30 hours/week. Final decision was deferred pending input from the Business Committee.	Committee members noted that the area has a lot of part-time workers without health insurance. <i>HMA to contact local economic development agencies to see if they have any current data on local employers by size, wage, status of workers, etc.</i>
What restrictions will apply regarding the amount of time an employee must have worked for a qualifying employer before being eligible for coverage?	90 days	

Attachment A: Key Plan Elements

Must the employee be without other current health care benefits and not be eligible for Medicaid, Medicare or other government or employer-sponsored health care in order to qualify?	Yes. The enrollment process should try to weed out those eligible for other programs and refer individuals to other programs for which they might be eligible.	
Any limitations on pre-existing conditions within the limitations of HIPAA?	6 mos., consistent with HIPAA	
What will be included under “dependent coverage”? Spouses only? Children and Spouses? How will “children” be defined in terms of relationship to the employee and maximum age?	The Committee favored offering a rider for dependents (spouses and children) at the employee’s expense. “Children” was defined as legal dependents age 19 and under (if not in school) or 23 and under (if in school).	
Enrollment Opportunities		
How often will enrollment be permitted? For example, after the initial enrollment opportunity, enrollment may be open once every 12 months.	To be determined	
Any limitations on new hires? For example, newly hired individuals typically have 30 days to decide to join from the date of hire.	To be determined	
New dependents typically may join the plan by applying within 30 days of the “qualifying event.”	To be determined	
Copayments and Deductibles (see Attachment B)		
Scope of benefits (see Attachment B)		

Attachment A: Key Plan Elements

Riders		
What riders will be offered and how will they be funded?	The Committee favored a rider for dependents funded at the employee's expense. They also favored including (or at least pricing) riders for dental services and extended inpatient services (e.g., more days, coverage for transplants, etc.)	